

B1 (Official Form 1)(12/07)

|   |  |  |
|---|--|--|
| <b>United States Bankruptcy Court</b><br><b>Northern District of Illinois</b>   |  | <b>Voluntary Petition</b>  |
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Bruti, Charles P</b>   |  | Name of Joint Debtor (Spouse) (Last, First, Middle):   |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):   |  | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):  |
| Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):<br><b>xxx-xx-4439</b>   |  | Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):  |
| Street Address of Debtor (No. and Street, City, and State):<br><b>10163 Frankfort Main<br/>Frankfort, IL</b><br><div style="text-align: right; font-size: small;">ZIP Code<br/><b>60423</b></div>   |  | Street Address of Joint Debtor (No. and Street, City, and State):<br><div style="text-align: right; font-size: small;">ZIP Code</div>  |
| County of Residence or of the Principal Place of Business:<br><b>Will</b>   |  | County of Residence or of the Principal Place of Business:   |
| Mailing Address of Debtor (if different from street address):<br><div style="text-align: right; font-size: small;">ZIP Code</div>   |  | Mailing Address of Joint Debtor (if different from street address):<br><div style="text-align: right; font-size: small;">ZIP Code</div>  |
| Location of Principal Assets of Business Debtor<br>(if different from street address above):  |  |  |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box)<br><br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities,<br>check this box and state type of entity below.)  | <b>Nature of Business</b><br>(Check one box)<br><br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined<br>in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input checked="" type="checkbox"/> Other<br><hr/> <b>Tax-Exempt Entity</b><br>(Check box, if applicable)<br><input type="checkbox"/> Debtor is a tax-exempt organization<br>under Title 26 of the United States<br>Code (the Internal Revenue Code). | <b>Chapter of Bankruptcy Code Under Which<br/>the Petition is Filed</b> (Check one box)<br><br><div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Chapter 7<br/> <input type="checkbox"/> Chapter 9<br/> <input checked="" type="checkbox"/> Chapter 11<br/> <input type="checkbox"/> Chapter 12<br/> <input type="checkbox"/> Chapter 13           </div> <div> <input type="checkbox"/> Chapter 15 Petition for Recognition<br/>of a Foreign Main Proceeding<br/> <input type="checkbox"/> Chapter 15 Petition for Recognition<br/>of a Foreign Nonmain Proceeding           </div> </div> <hr/> <b>Nature of Debts</b><br>(Check one box)<br><br><div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Debts are primarily consumer debts,<br/>defined in 11 U.S.C. § 101(8) as<br/>"incurred by an individual primarily for<br/>a personal, family, or household purpose."           </div> <div> <input checked="" type="checkbox"/> Debts are primarily<br/>business debts.           </div> </div> |
| <b>Filing Fee</b> (Check one box)<br><br><input checked="" type="checkbox"/> Full Filing Fee attached<br><br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must<br>attach signed application for the court's consideration certifying that the debtor<br>is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must<br>attach signed application for the court's consideration. See Official Form 3B.   |  | <b>Chapter 11 Debtors</b><br>Check one box:<br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br>Check if:<br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed<br>to insiders or affiliates) are less than \$2,190,000.<br><hr/> Check all applicable boxes:<br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more<br>classes of creditors, in accordance with 11 U.S.C. § 1126(b).   |
| <b>Statistical/Administrative Information</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid,<br>there will be no funds available for distribution to unsecured creditors.   |  | THIS SPACE IS FOR COURT USE ONLY   |
| <b>Estimated Number of Creditors</b><br><div style="display: flex; justify-content: space-between; font-size: small;"> <div><input checked="" type="checkbox"/> 1-49</div> <div><input type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>  |  |  |
| <b>Estimated Assets</b><br><div style="display: flex; justify-content: space-between; font-size: small;"> <div><input checked="" type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>      |  |  |
| <b>Estimated Liabilities</b><br><div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input checked="" type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div> |  |  |

|   |                                  |  |  |
|---|----------------------------------|--|--|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>   |                                  | Name of Debtor(s):<br><b>Bruti, Charles P</b>  |  |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)   |                                  |  |  |
| Location<br>Where Filed: <b>- None -</b>  | Case Number:                     | Date Filed:  |  |
| Location<br>Where Filed:  | Case Number:                     | Date Filed:  |  |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)  |                                  |  |  |
| Name of Debtor:<br><b>Anthony Bruti &amp; Dara Bruti</b>  | Case Number:<br><b>07B 12326</b> | Date Filed:<br><b>7/11/07</b>  |  |
| District:<br><b>Northern District</b>   | Relationship:<br><b>Son</b>      | Judge:<br><b>Bruce W. Black</b>  |  |
| <b>Exhibit A</b><br><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)<br><br><input type="checkbox"/> Exhibit A is attached and made a part of this petition.  |                                  | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts.)<br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).<br><br><b>X</b> _____<br>Signature of Attorney for Debtor(s) (Date) |  |
| <b>Exhibit C</b>  |                                  |  |  |
| Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No.  |                                  |  |  |
| <b>Exhibit D</b>  |                                  |  |  |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)<br><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.<br>If this is a joint petition:<br><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.  |                                  |  |  |
| <b>Information Regarding the Debtor - Venue</b><br>(Check any applicable box)   |                                  |  |  |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.<br><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |                                  |  |  |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b><br>(Check all applicable boxes)  |                                  |  |  |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)<br><br>_____<br>(Name of landlord that obtained judgment)   |                                  |  |  |
| _____<br>(Address of landlord)  |                                  |  |  |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.<br><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).  |                                  |  |  |

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):  
**Bruti, Charles P**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Charles P Bruti  
Signature of Debtor **Charles P Bruti**

**X** \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

**December 27, 2007**  
Date

### Signature of Attorney\*

**X** /s/ David E. Grochocinski  
Signature of Attorney for Debtor(s)

**David E. Grochocinski**  
Printed Name of Attorney for Debtor(s)

**Grochocinski Grochocinski & Lloyd**  
Firm Name  
**1900 Ravinia Pl.**  
**Orland Park, IL 60462**

\_\_\_\_\_  
Address

**708-226-2700 Fax: 708-226-9030**

\_\_\_\_\_  
Telephone Number

**December 27, 2007**

\_\_\_\_\_  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

**X** \_\_\_\_\_

\_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Charles P Bruti

Debtor(s)

Case No.

Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**



B4 (Official Form 4) (12/07)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Charles P Bruti**

Debtor(s)

Case No.

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

| (1)<br><i>Name of creditor and complete mailing address including zip code</i>                          | (2)<br><i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | (3)<br><i>Nature of claim (trade debt, bank loan, government contract, etc.)</i> | (4)<br><i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | (5)<br><i>Amount of claim [if secured, also state value of security]</i> |
|---|---|--|---|--|
| American Heartland Bank & Trust<br>799 Heartland Drive<br>P.O. Box 350<br>Sugar Grove, IL 60554         | American Heartland Bank & Trust<br>799 Heartland Drive<br>P.O. Box 350<br>Sugar Grove, IL 60554   | guarantor  | Contingent<br>Unliquidated  | 540,103.90   |
| American Heartland Bank & Trust<br>799 Heartland Drive<br>P.O. Box 350<br>Sugar Grove, IL 60554         | American Heartland Bank & Trust<br>799 Heartland Drive<br>P.O. Box 350<br>Sugar Grove, IL 60554   | guarantor  | Contingent<br>Unliquidated  | 297,393.00   |
| American Heartland Bank & Trust<br>799 Heartland Drive<br>P.O. Box 350<br>Sugar Grove, IL 60554         | American Heartland Bank & Trust<br>799 Heartland Drive<br>P.O. Box 350<br>Sugar Grove, IL 60554   | guarantor  | Contingent<br>Unliquidated  | 297,368.00   |
| Arete 3 Ltd.<br>601 S. LaSalle Street<br>Suite 610<br>Chicago, IL 60605                                 | Arete 3 Ltd.<br>601 S. LaSalle Street<br>Suite 610<br>Chicago, IL 60605   | architectural services for various developments                                  | Contingent<br>Unliquidated<br>Disputed  | 144,264.40   |
| Charles Smith<br>c/o Schain Burney Ross et al<br>222 N. LaSalle Street, Suite 1910<br>Chicago, IL 60601 | Charles Smith<br>c/o Schain Burney Ross et al<br>222 N. LaSalle Street, Suite 1910<br>Chicago, IL 60601   | contribution for Nugent Square   | Contingent<br>Unliquidated<br>Disputed  | 211,625.48   |
| First Community Bank<br>1111 Dixie Hwy<br>Beecher, IL 60401   | First Community Bank<br>1111 Dixie Hwy<br>Beecher, IL 60401   | construction loan/Prairie Crossings  | Contingent<br>Unliquidated<br>Disputed  | 553,403.00   |
| First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   | First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   | guarantor of construction loan for Aurelios of Orland                            | Contingent  | 656,838.88   |
| First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   | First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   | guarantor  | Contingent  | 635,000.00   |
| First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   | First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   | guarantor  | Contingent  | 340,102.54   |

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

| (1)<br><i>Name of creditor and complete mailing address including zip code</i>                   | (2)<br><i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | (3)<br><i>Nature of claim (trade debt, bank loan, government contract, etc.)</i> | (4)<br><i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | (5)<br><i>Amount of claim [if secured, also state value of security]</i> |
|--|---|--|---|--|
| First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423                                  | First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   | guarantor  | Contingent<br>Unliquidated  | 670,501.93   |
| First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423                                  | First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   | guarantor  | Contingent<br>Unliquidated  | 208,528.68   |
| First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423                                  | First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   | guarantor  | Contingent<br>Unliquidated  | 259,950.00   |
| First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423                                  | First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   | guarantor  | Contingent<br>Unliquidated  | 225,131.85   |
| Founders Bank<br>6825 West 111th Street<br>Worth, IL 60482                                       | Founders Bank<br>6825 West 111th Street<br>Worth, IL 60482  | guarantor for Bruti Associates   | Contingent<br>Unliquidated  | 80,000.00  |
| Founders Bank<br>14497 John Humphrey Drive<br>Orland Park, IL 60462                              | Founders Bank<br>14497 John Humphrey Drive<br>Orland Park, IL 60462   | guarantor for Bruti Associates, Inc.   | Contingent<br>Unliquidated  | 3,000,000.00   |
| Founders Bank<br>14497 John Humphrey Drive<br>Orland Park, IL 60462                              | Founders Bank<br>14497 John Humphrey Drive<br>Orland Park, IL 60462   | guarantor for Bruti Associates, Inc.   | Contingent<br>Unliquidated  | 2,025,000.00   |
| Founders Bank<br>14497 John Humphrey Drive<br>Orland Park, IL 60462                              | Founders Bank<br>14497 John Humphrey Drive<br>Orland Park, IL 60462   | guarantor for Bruti Assoc., Ltd  | Contingent<br>Unliquidated  | 1,184,000.00   |
| Harris Bank<br>P.O. box 6201<br>Carol Stream, IL 60197   | Harris Bank<br>P.O. box 6201<br>Carol Stream, IL 60197  | home equity loan guarantee on Florida property owned by wife                     |   | 233,653.40   |
| Shore Development Co.<br>c/o Cooper, Storm & Piscopo<br>117 S. Second Street<br>Geneva, IL 60134 | Shore Development Co.<br>c/o Cooper, Storm & Piscopo<br>117 S. Second Street<br>Geneva, IL 60134  | judgment entered by default/prove-up   | Contingent<br>Disputed  | 2,779,980.00   |
| United Mileage Plus<br>P.O. Box 15153<br>Wilmington, DE 19886                                    | United Mileage Plus<br>P.O. Box 15153<br>Wilmington, DE 19886   | business debt  |   | 40,845.68  |

In re Charles P Bruti Case No. \_\_\_\_\_  
Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date December 27, 2007 Signature /s/ Charles P Bruti  
**Charles P Bruti**  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.



B6D (Official Form 6D) (12/07)

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D<br><br>W<br>I<br>F<br>E<br><br>J<br>O<br>I<br>N<br>T<br><br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|--------------------------------------|---|--|--|--|--------------------------------------|--|---------------------------------|
|  |                                      |   |  |  |  |                                      |  |                                 |
| Account No. xxxxxx9296   |                                      |   | <b>first mortgage</b>  |  |  |                                      |  |                                 |
| <b>CCO Mortgage</b><br><b>P.O. Box 6260</b><br><b>Glen Allen, VA 23058</b>                                       |                                      | -   | <b>1047 Lincoln Drive, Manteno, IL</b>   |  |  |                                      |  |                                 |
|  |                                      |   | Value \$ <b>Unknown</b>  |  |  |                                      | <b>105,394.49</b>  | <b>Unknown</b>                  |
| Account No. xxxxxx2703   |                                      |   | <b>automobile lien</b>   |  |  |                                      |  |                                 |
| <b>Chrysler Financial</b><br><b>P.O. Box 55000</b><br><b>Dept 277001</b><br><b>Detroit, MI 48255</b>             |                                      | -   | <b>2004 Chrysler Sebring LI</b>  |  |  |                                      |  |                                 |
|  |                                      |   | Value \$ <b>7,950.00</b>   |  |  |                                      | <b>2,327.79</b>  | <b>0.00</b>                     |
| Account No. xxxxxx7524   |                                      |   | <b>home equity line of credit</b>  |  |  |                                      |  |                                 |
| <b>Harris NA</b><br><b>P.O. Box 6201</b><br><b>Carol Stream, IL 60197</b>  | X                                    | -   | <b>10163 Frankfort Main, Frankfort, IL 60423</b>   |  |  |                                      |  |                                 |
|  |                                      |   | Value \$ <b>Unknown</b>  |  |  |                                      | <b>102,294.91</b>  | <b>Unknown</b>                  |
| Account No. xxxxxx3307   |                                      |   | <b>first mortgage</b>  |  |  |                                      |  |                                 |
| <b>Harris NA</b><br><b>P.O. Box 5043</b><br><b>Rolling Meadows, IL 60008</b>                                     | X                                    | -   | <b>10163 Frankfort Main, Frankfort, IL 60423</b>   |  |  |                                      |  |                                 |
|  |                                      |   | Value \$ <b>Unknown</b>  |  |  |                                      | <b>227,081.80</b>  | <b>Unknown</b>                  |
| Subtotal<br>(Total of this page)   |                                      |   |  |  |  |                                      | <b>437,098.99</b>  | <b>0.00</b>                     |
| Total<br>(Report on Summary of Schedules)  |                                      |   |  |  |  |                                      | <b>437,098.99</b>  | <b>0.00</b>                     |

0 continuation sheets attached

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                                      | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D<br><br>W<br>I<br>F<br>E<br><br>J<br>O<br>I<br>N<br>T<br><br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM   |
|--|--------------------------------------|---|---|--|--|--------------------------------------|-------------------|
|  |                                      |   |   |  |  |                                      |                   |
| Account No. <b>xxxx-xxxx-xxxx-9476</b><br><br><b>Amazon.com</b><br><b>P.O. Box 15153</b><br><b>Wilmington, DE 19886</b>                            |                                      | -   | <b>business debt</b>  |  |  |                                      | <b>7,011.89</b>   |
| Account No. <b>XXXXXXXXx-1009</b><br><br><b>American Express</b><br><b>Suite 0002</b><br><b>Chicago, IL 60679</b>                                  | X                                    | -   | <b>business debt</b>  | X  | X  |                                      | <b>175.68</b>     |
| Account No.<br><br><b>American Heartland Bank &amp; Trust</b><br><b>799 Heartland Drive</b><br><b>P.O. Box 350</b><br><b>Sugar Grove, IL 60554</b> | X                                    | -   | <b>guarantor</b>  | X  | X  |                                      | <b>297,393.00</b> |
| Account No.<br><br><b>American Heartland Bank &amp; Trust</b><br><b>799 Heartland Drive</b><br><b>P.O. Box 350</b><br><b>Sugar Grove, IL 60554</b> | X                                    | -   | <b>guarantor</b>  | X  | X  |                                      | <b>540,103.90</b> |
| Subtotal<br>(Total of this page)   |                                      |   |   |  |  |                                      | <b>844,684.47</b> |

8 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                   | C<br>O<br>D<br>E<br>B<br>O<br>R | Husband, Wife, Joint, or Community |   | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM   |
|---|---------------------------------|------------------------------------|---|--|--|--------------------------------------|-------------------|
|   |                                 | H                                  | W |  |  |                                      |                   |
| Account No.   |                                 |                                    |   |  |  |                                      |                   |
| <b>American Heartland Bank &amp; Trust</b><br><b>799 Heartland Drive</b><br><b>P.o. Box 350</b><br><b>Sugar Grove, IL 60554</b> | <b>X</b>                        | -                                  |   | <b>X</b>                                       | <b>X</b>   |                                      | <b>297,368.00</b> |
| Account No. <b>xxCH 3207</b>  |                                 |                                    |   |  |  |                                      |                   |
| <b>Arete 3 Ltd</b><br><b>c/o Dirk Van Beek</b><br><b>7220 W. 194th Street, Suite 104</b><br><b>Tinley Park, IL 60487</b>        |                                 | -                                  |   |  |  |                                      | <b>0.00</b>       |
| Account No. <b>xxCH 3207</b>  |                                 |                                    |   |  |  |                                      |                   |
| <b>Arete 3 Ltd.</b><br><b>601 S. LaSalle Street</b><br><b>Suite 610</b><br><b>Chicago, IL 60605</b>                             | <b>X</b>                        | -                                  |   | <b>X</b>                                       | <b>X</b>   | <b>X</b>                             | <b>144,264.40</b> |
| Account No.   |                                 |                                    |   |  |  |                                      |                   |
| <b>Aurelio's Pizza Franchise, Ltd.</b><br><b>18162 S. Harwood Avenue</b><br><b>Homewood, IL 60430</b>                           | <b>X</b>                        | -                                  |   | <b>X</b>                                       | <b>X</b>   |                                      | <b>Unknown</b>    |
| Account No.   |                                 |                                    |   |  |  |                                      |                   |
| <b>Aurelios Pizza Franchise</b><br><b>18162 S. Harwood Avenue</b><br><b>Homewood, IL 60430</b>                                  | <b>X</b>                        | -                                  |   | <b>X</b>                                       | <b>X</b>   |                                      | <b>Unknown</b>    |
| Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims                    |                                 |                                    |   |  |  |                                      |                   |
| Subtotal<br>(Total of this page)  |                                 |                                    |   |  |  |                                      | <b>441,632.40</b> |

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | C<br>O<br>D<br>E<br>D<br>E<br>B<br>T<br>O<br>R | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM   |
|---|--|---|--|--|--------------------------------------|---|
|   |  | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. |  |  |                                      |   |
| Account No. <b>xxxx-xxxx-xxxx-7173</b><br><br><b>Bank of America</b><br><b>P.O. Box 15026</b><br><b>Wilmington, DE 19850</b>                              | -  | <b>business debt</b>  |  |  |                                      | <b>34,389.92</b>  |
| Account No. <b>xxLM 3704</b><br><br><b>Campus Properties Mgmt, Inc.</b><br><b>c/o Steven Prodehl</b><br><b>1861 Black Road</b><br><b>Joliet, IL 60435</b> | X -  | <b>open account</b>   | X  | X  | X                                    | <b>24,972.40</b>  |
| Account No.<br><br><b>Charles Smith</b><br><b>c/o Schain Burney Ross et al</b><br><b>222 N. LaSalle Street, Suite 1910</b><br><b>Chicago, IL 60601</b>    | -  | <b>contribution for Nugent Square</b>   | X  | X  | X                                    | <b>211,625.48</b>   |
| Account No. <b>xxxxxxxxxxxx4479</b><br><br><b>Chase</b><br><b>P.O. Box 15153</b><br><b>Wilmington, DE 19850</b>   | -  | <b>business account</b>   |  |  |                                      | <b>10,656.03</b>  |
| Account No. <b>x8361</b><br><br><b>First Community Bank</b><br><b>1111 Dixie Hwy</b><br><b>Beecher, IL 60401</b>  | X -  | <b>construction loan/Prairie Crossings</b>  | X  | X  | X                                    | <b>553,403.00</b>   |
| Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims   |  |   |  |  |                                      | <b>Subtotal</b><br>(Total of this page) <b>835,046.83</b> |

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)       | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D<br>W<br>I<br>F<br>E<br>J<br>O<br>I<br>N<br>T<br>O<br>R | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM     |
|---|---------------------------------|--|---|--|--|--------------------------------------|---------------------|
|   |                                 |  | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. |  |  |                                      |                     |
| Account No.   |                                 |  | <b>11/07</b>  |  |  |                                      |                     |
| <b>First Community Bank &amp; Trust</b><br><b>1111 Dixie HWy</b><br><b>P.O. Box 457</b><br><b>Beecher, IL 60401</b> | <b>X</b>                        | <b>-</b>   | <b>loan to Bruti Assoc</b>  | <b>X</b>                                       | <b>X</b>   | <b>X</b>                             | <b>22,480.38</b>    |
| Account No. <b>xxxxxxxx046-3</b>  |                                 |  | <b>guarantor</b>  |  |  |                                      |                     |
| <b>First United Bank</b><br><b>7626 W. Lincoln Hwy</b><br><b>Frankfort, IL 60423</b>                                | <b>X</b>                        | <b>-</b>   |   | <b>X</b>                                       | <b>X</b>   |                                      | <b>259,950.00</b>   |
| Account No. <b>xxxxxxxx048-1</b>  |                                 |  | <b>guarantor</b>  |  |  |                                      |                     |
| <b>First United Bank</b><br><b>7626 W. Lincoln Hwy</b><br><b>Frankfort, IL 60423</b>                                | <b>X</b>                        | <b>-</b>   |   | <b>X</b>                                       | <b>X</b>   |                                      | <b>208,528.68</b>   |
| Account No. <b>xxxxxxxx183-9</b>  |                                 |  | <b>guarantor</b>  |  |  |                                      |                     |
| <b>First United Bank</b><br><b>7626 W. Lincoln Hwy</b><br><b>Frankfort, IL 60423</b>                                | <b>X</b>                        | <b>-</b>   |   | <b>X</b>                                       |  |                                      | <b>340,102.54</b>   |
| Account No. <b>xxxxxxxx029-8</b>  |                                 |  | <b>guarantor</b>  |  |  |                                      |                     |
| <b>First United Bank</b><br><b>7626 W. Lincoln Hwy</b><br><b>Frankfort, IL 60423</b>                                | <b>X</b>                        | <b>-</b>   |   | <b>X</b>                                       | <b>X</b>   |                                      | <b>670,501.93</b>   |
| Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims     |                                 |  |   |  |  |                                      |                     |
| Subtotal<br>(Total of this page)  |                                 |  |   |  |  |                                      | <b>1,501,563.53</b> |

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>W<br>J<br>C | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                  |
|---|---------------------------------|------------------|---|--|--|--------------------------------------|----------------------------------|
|   |                                 |                  | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. |  |  |                                      |                                  |
| Account No. xxxxxxxxx104-5  | X                               | -                | guarantor   | X  |  |                                      | 635,000.00                       |
| First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   |                                 |                  |   |  |  |                                      |                                  |
| Account No. xxxxxxxxx1228   | X                               | -                | guarantor   | X  | X  |                                      | 225,131.85                       |
| First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   |                                 |                  |   |  |  |                                      |                                  |
| Account No. xxxxxxxx1840  | X                               | -                | guarantor of construction loan for Aurelios of Orland   | X  |  |                                      | 656,838.88                       |
| First United Bank<br>7626 W. Lincoln Hwy<br>Frankfort, IL 60423   |                                 |                  |   |  |  |                                      |                                  |
| Account No. xxxxxx5281  | X                               | -                | guarantor for Bruti Assoc., Ltd   | X  | X  |                                      | 1,184,000.00                     |
| Founders Bank<br>14497 John Humphrey Drive<br>Orland Park, IL 60462   |                                 |                  |   |  |  |                                      |                                  |
| Account No.   |                                 | -                | notice purposes only  |  |  |                                      | 0.00                             |
| Founders Bank<br>c/o Richard Burke  |                                 |                  |   |  |  |                                      |                                  |
| Sheet no. 4 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims                |                                 |                  |   |  |  |                                      | Subtotal<br>(Total of this page) |
|   |                                 |                  |   |  |  |                                      | 2,700,970.73                     |

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                       | C<br>O<br>D<br>E<br>B<br>O<br>R | Husband, Wife, Joint, or Community |   | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM     |
|---|---------------------------------|------------------------------------|---|--|--|--------------------------------------|---------------------|
|   |                                 | H                                  | W |  |  |                                      |                     |
| Account No. <b>xxxxx5283</b>  |                                 |                                    |   |  |  |                                      |                     |
| <b>Founders Bank</b><br><b>14497 John Humphrey Drive</b><br><b>Orland Park, IL 60462</b>  | <b>X</b>                        | -                                  |   | <b>X</b>                                       | <b>X</b>   |                                      | <b>2,025,000.00</b> |
| Account No. <b>xxxxx5284</b>  |                                 |                                    |   |  |  |                                      |                     |
| <b>Founders Bank</b><br><b>14497 John Humphrey Drive</b><br><b>Orland Park, IL 60462</b>  | <b>X</b>                        | -                                  |   | <b>X</b>                                       | <b>X</b>   |                                      | <b>3,000,000.00</b> |
| Account No. <b>xxxxx5280</b>  |                                 |                                    |   |  |  |                                      |                     |
| <b>Founders Bank</b><br><b>6825 West 111th Street</b><br><b>Worth, IL 60482</b>   | <b>X</b>                        | -                                  |   | <b>X</b>                                       | <b>X</b>   |                                      | <b>80,000.00</b>    |
| Account No.   |                                 |                                    |   |  |  |                                      |                     |
| <b>GSWT Orland Park LLC</b><br><b>c/o Zifkin Realty Mgmt LLC</b><br><b>560 W. Washington, Suite 400</b><br><b>Chicago, IL 60661</b> | <b>X</b>                        | -                                  |   | <b>X</b>                                       | <b>X</b>   |                                      | <b>22,199.61</b>    |
| Account No.   |                                 |                                    |   |  |  |                                      |                     |
| <b>GSWT Orland Park, LLC</b><br><b>c/o Schwartz Cooper</b><br><b>180 N. LaSalle, Suite 2700</b><br><b>Chicago, IL 60601</b>         | -                               |                                    |   |  |  |                                      | <b>0.00</b>         |
| Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims                     |                                 |                                    |   |  |  |                                      |                     |
| Subtotal<br>(Total of this page)  |                                 |                                    |   |  |  |                                      | <b>5,127,199.61</b> |



B6F (Official Form 6F) (12/07) - Cont.

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)  | C<br>O<br>D<br>E<br>B<br>O<br>R | H<br>W<br>J<br>C | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                  |                     |
|--|---------------------------------|------------------|---|--|--|--------------------------------------|----------------------------------|---------------------|
|  |                                 |                  | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. |  |  |                                      |                                  |                     |
| Account No. <b>xxxxxx7524</b>  | <b>X</b>                        | <b>-</b>         | <b>home equity loan guarantee on Florida<br/>property owned by wife</b>                             |  |  |                                      | <b>233,653.40</b>                |                     |
| <b>Harris Bank<br/>P.O. box 6201<br/>Carol Stream, IL 60197</b>  |                                 |                  |   |  |  |                                      |                                  |                     |
| Account No. <b>xxxxx2BU573</b>   | <b>X</b>                        | <b>-</b>         | <b>auto leases (2)<br/>GS 300 - Red &amp; Black</b>   |  | <b>X</b>   |                                      | <b>40,000.00</b>                 |                     |
| <b>Lexus Financial Services<br/>P.O. Box 4102<br/>Carol Stream, IL 60197</b>                                   |                                 |                  |   |  |  |                                      |                                  |                     |
| Account No. <b>TBS-Lockport, LLC</b>   | <b>X</b>                        | <b>-</b>         | <b>shopping center lease</b>  |  | <b>X</b>   | <b>X</b>                             | <b>Unknown</b>                   |                     |
| <b>Lockport LAD, LLC<br/>P.O. Box 8642<br/>Rolling Meadows, IL 60008</b>                                       |                                 |                  |   |  |  |                                      |                                  |                     |
| Account No. <b>xxxx-xxxx-xxxx-2338</b>   | <b>X</b>                        | <b>-</b>         | <b>business debt</b>  |  | <b>X</b>   | <b>X</b>                             | <b>X</b>                         | <b>1,106.23</b>     |
| <b>National City<br/>K-A16-F5<br/>P.O. box 2349<br/>Kalamazoo, MI 49003</b>                                    |                                 |                  |   |  |  |                                      |                                  |                     |
| Account No. <b>xxL 0413</b>  | <b>X</b>                        | <b>-</b>         | <b>12/12/07<br/>judgment entered by default/prove-up</b>  |  | <b>X</b>   | <b>X</b>                             | <b>2,779,980.00</b>              |                     |
| <b>Shore Development Co.<br/>c/o Cooper, Storm &amp; Piscopo<br/>117 S. Second Street<br/>Geneva, IL 60134</b> |                                 |                  |   |  |  |                                      |                                  |                     |
| Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims   |                                 |                  |   |  |  |                                      | Subtotal<br>(Total of this page) | <b>3,054,739.63</b> |

B6F (Official Form 6F) (12/07) - Cont.

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                    | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                  |
|--|--------------------------------------|--|---|--|--|--------------------------------------|----------------------------------|
|  |                                      |  |   |  |  |                                      |                                  |
| Account No.  | X                                    | -  | Sammy Air single member LLC signed on<br>behalf of LLC management agreement                         | X  | X  |                                      | 0.00                             |
| Skystead, Inc.<br>200 Aviation Drive North<br>Suite 6<br>Naples, FL 34104  |                                      |  |   |  |  |                                      |                                  |
| Account No. x6L 233  | X                                    | -  | business debt   | X  | X  |                                      | 22,521.00                        |
| Tidal Construction Services, Inc.<br>c/o Schussler & Kutsulis, Ltd.<br>9631 West 153rd Street, Suite 35<br>Orland Park, IL 60462 |                                      |  |   |  |  |                                      |                                  |
| Account No. xxxx-xxxx-xxxx-8823  |                                      | -  | business debt   |  |  |                                      | 40,845.68                        |
| United Mileage Plus<br>P.O. Box 15153<br>Wilmington, DE 19886  |                                      |  |   |  |  |                                      |                                  |
| Account No. x6L233   | X                                    | -  | business debt   | X  | X  |                                      | 26,538.00                        |
| V&L Plumbing, Inc.<br>c/o Schussler & Kutsulis, Ltd<br>9631 West 153rd Street, Suite 35<br>Orland Park, IL 60462                 |                                      |  |   |  |  |                                      |                                  |
| Account No. x7AR 607   | X                                    | -  | installment note for advertising  |  |  |                                      | 17,126.81                        |
| West & Zajac Advertising<br>c/o Lulich & Goff<br>9501 W. 144th Place, Suite 201<br>Orland Park, IL 60462                         |                                      |  |   |  |  |                                      |                                  |
| Sheet no. 7 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims                                   |                                      |  |   |  |  |                                      | Subtotal<br>(Total of this page) |
|  |                                      |  |   |  |  |                                      | 107,031.49                       |

B6F (Official Form 6F) (12/07) - Cont.

In re Charles P Bruti, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                                      | C<br>O<br>D<br>E<br>B<br>O<br>R | Husband, Wife, Joint, or Community | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                           |
|--|---------------------------------|------------------------------------|--|--|--------------------------------------|---|
|  |                                 | H<br>W<br>J<br>C                   |  |  |                                      |   |
| Account No. <b>x6L 233</b>   | <b>X -</b>                      | <b>business debt</b>               | <b>X</b>                                       | <b>X</b>   |                                      | <b>17,278.00</b>                          |
| <b>Wilson Heating &amp; Air Conditioning<br/>c/o Schussler &amp; Kutsulis, Ltd.<br/>9631 West 153rd Street, Suite 35<br/>Orland Park, IL 60462</b> |                                 |                                    |  |  |                                      |   |
| Account No.  |                                 |                                    |  |  |                                      |   |
|  |                                 |                                    |  |  |                                      |   |
| Account No.  |                                 |                                    |  |  |                                      |   |
|  |                                 |                                    |  |  |                                      |   |
| Account No.  |                                 |                                    |  |  |                                      |   |
|  |                                 |                                    |  |  |                                      |   |
| Account No.  |                                 |                                    |  |  |                                      |   |
|  |                                 |                                    |  |  |                                      |   |
| Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims                                       |                                 |                                    |  |  |                                      | Subtotal<br>(Total of this page)          |
|  |                                 |                                    |  |  |                                      | <b>17,278.00</b>                          |
|  |                                 |                                    |  |  |                                      | Total<br>(Report on Summary of Schedules) |
|  |                                 |                                    |  |  |                                      | <b>14,630,146.69</b>                      |

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract                                | Description of Contract or Lease and Nature of Debtor's Interest.<br>State whether lease is for nonresidential real property.<br>State contract number of any government contract. |
|--|--|
| <b>Aurelios Pizza Franchise<br/>18162 S. Harwood Avenue<br/>Homewood, IL 60430</b>                                 | <b>franchise agreement for Aurelios of Lockport and Orland</b>   |
| <b>GSWT Orland Park, LLC<br/>c/o Zifkin Realty Mgmt LLC<br/>560 W. Washington, Suite 400<br/>Chicago, IL 60661</b> | <b>lease</b>   |
| <b>Lexus Financial Services<br/>P.O. Box 4102<br/>Carol Stream, IL 60197</b>                                       | <b>lease on vehicle</b>  |
| <b>Lockport LAD LLC<br/>P.O. Box 8642</b>  | <b>shopping center lease</b>   |
| <b>Skystead, Inc.<br/>200 Aviation Drive North<br/>Suite 6<br/>Naples, FL 34104</b>                                | <b>management agreement for operation of airplane</b>  |

In re **Charles P Bruti**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR      | NAME AND ADDRESS OF CREDITOR  |
|-----------------------------------|---|
| <b>Aurelio's of Lockport, Ltd</b> | <b>Campus Properties Mgmt, Inc.</b><br><b>c/o Steven Prodehl</b><br><b>1861 Black Road</b><br><b>Joliet, IL 60435</b>               |
| <b>Aurelios of Lockport</b>       | <b>Lockport LAD, LLC</b><br><b>P.O. Box 8642</b><br><b>Rolling Meadows, IL 60008</b>  |
| <b>Aurelios of Lockport, Ltd</b>  | <b>American Heartland Bank &amp; Trust</b><br><b>799 Heartland Drive</b><br><b>P.o. Box 350</b><br><b>Sugar Grove, IL 60554</b>     |
| <b>Aurelios of Lockport, Ltd.</b> | <b>Aurelio's Pizza Franchise, Ltd.</b><br><b>18162 S. Harwood Avenue</b><br><b>Homewood, IL 60430</b>                               |
| <b>Aurelios of Lockport, Ltd.</b> | <b>First United Bank</b><br><b>7626 W. Lincoln Hwy</b><br><b>Frankfort, IL 60423</b>  |
| <b>Aurelios of Orland</b>         | <b>GSWT Orland Park LLC</b><br><b>c/o Zifkin Realty Mgmt LLC</b><br><b>560 W. Washington, Suite 400</b><br><b>Chicago, IL 60661</b> |
| <b>Aurelios of Orland Ltd</b>     | <b>Aurelios Pizza Franchise</b><br><b>18162 S. Harwood Avenue</b><br><b>Homewood, IL 60430</b>                                      |
| <b>Aurelios of Orland Ltd</b>     | <b>First United Bank</b><br><b>7626 W. Lincoln Hwy</b><br><b>Frankfort, IL 60423</b>  |
| <b>Barbara Bruti</b>              | <b>Harris NA</b><br><b>P.O. Box 6201</b><br><b>Carol Stream, IL 60197</b>   |
| <b>Barbara Bruti</b>              | <b>Harris Bank</b><br><b>P.O. box 6201</b><br><b>Carol Stream, IL 60197</b>   |
| <b>Barbara J. Bruti</b>           | <b>Harris NA</b><br><b>P.O. Box 5043</b><br><b>Rolling Meadows, IL 60008</b>  |

In re Charles P Bruti, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE H - CODEBTORS**  
(Continuation Sheet)

| NAME AND ADDRESS OF CODEBTOR  | NAME AND ADDRESS OF CREDITOR   |
|-------------------------------|--|
| <b>Bruti Associates</b>       | <b>Founders Bank</b><br><b>14497 John Humphrey Drive</b><br><b>Orland Park, IL 60462</b>   |
| <b>Bruti Associates, Ltd.</b> | <b>National City</b><br><b>K-A16-F5</b><br><b>P.O. box 2349</b><br><b>Kalamazoo, MI 49003</b>  |
| <b>Bruti Associates, Ltd.</b> | <b>Founders Bank</b><br><b>14497 John Humphrey Drive</b><br><b>Orland Park, IL 60462</b>   |
| <b>Bruti Associates, Ltd.</b> | <b>Founders Bank</b><br><b>14497 John Humphrey Drive</b><br><b>Orland Park, IL 60462</b>   |
| <b>Bruti Associates, Ltd.</b> | <b>Founders Bank</b><br><b>6825 West 111th Street</b><br><b>Worth, IL 60482</b>  |
| <b>Bruti Associates, Ltd.</b> | <b>First United Bank</b><br><b>7626 W. Lincoln Hwy</b><br><b>Frankfort, IL 60423</b>   |
| <b>Bruti Associates, Ltd.</b> | <b>First United Bank</b><br><b>7626 W. Lincoln Hwy</b><br><b>Frankfort, IL 60423</b>   |
| <b>Bruti Associates, Ltd.</b> | <b>First United Bank</b><br><b>7626 W. Lincoln Hwy</b><br><b>Frankfort, IL 60423</b>   |
| <b>Bruti Associates, Ltd.</b> | <b>First United Bank</b><br><b>7626 W. Lincoln Hwy</b><br><b>Frankfort, IL 60423</b>   |
| <b>Bruti Associates, Ltd.</b> | <b>Wilson Heating &amp; Air Conditioning</b><br><b>c/o Schussler &amp; Kutsulis, Ltd.</b><br><b>9631 West 153rd Street, Suite 35</b><br><b>Orland Park, IL 60462</b> |
| <b>Bruti Associates, Ltd.</b> | <b>First United Bank</b><br><b>7626 W. Lincoln Hwy</b><br><b>Frankfort, IL 60423</b>   |
| <b>Bruti Associates, Ltd.</b> | <b>Lexus Financial Services</b><br><b>P.O. Box 4102</b><br><b>Carol Stream, IL 60197</b>   |

In re Charles P Bruti, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE H - CODEBTORS**  
(Continuation Sheet)

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR   |
|------------------------------|--|
| Bruti Associates, Ltd.       | First Community Bank & Trust<br>1111 Dixie HWy<br>P.O. Box 457<br>Beecher, IL 60401  |
| Bruti Associates, Ltd.       | West & Zajac Advertising<br>c/o Lulich & Goff<br>9501 W. 144th Place, Suite 201<br>Orland Park, IL 60462                         |
| Bruti Associates, Ltd.       | Arete 3 Ltd.<br>601 S. LaSalle Street<br>Suite 610<br>Chicago, IL 60605  |
| Bruti Associates, Ltd.       | First Community Bank<br>1111 Dixie Hwy<br>Beecher, IL 60401  |
| Bruti Associates, Ltd.       | Shore Development Co.<br>c/o Cooper, Storm & Piscopo<br>117 S. Second Street<br>Geneva, IL 60134                                 |
| Bruti Associates, Ltd.       | V&L Plumbing, Inc.<br>c/o Schussler & Kutsulis, Ltd<br>9631 West 153rd Street, Suite 35<br>Orland Park, IL 60462                 |
| Bruti Associates, Ltd.       | Tidal Construction Services, Inc.<br>c/o Schussler & Kutsulis, Ltd.<br>9631 West 153rd Street, Suite 35<br>Orland Park, IL 60462 |
| Sammy Air LLC                | American Express<br>Suite 0002<br>Chicago, IL 60679  |
| Sammy Air LLC                | American Heartland Bank & Trust<br>799 Heartland Drive<br>P.O. Box 350<br>Sugar Grove, IL 60554                                  |
| Sammy Air LLC                | American Heartland Bank & Trust<br>799 Heartland Drive<br>P.O. Box 350<br>Sugar Grove, IL 60554                                  |
| Sammy Air LLC                | Skystead, Inc.<br>200 Aviation Drive North<br>Suite 6<br>Naples, FL 34104  |

**United States Bankruptcy Court**  
**Northern District of Illinois**In re **Charles P Bruti**

Debtor(s)

Case No. \_\_\_\_\_

Chapter

**11****DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of  
**24** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **December 27, 2007**Signature **/s/ Charles P Bruti****Charles P Bruti**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.



## United States Bankruptcy Court

Northern District of Illinois

In re Charles P Bruti

Debtor(s)

Case No.

Chapter 11**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|  |    |                  |
|--|----|------------------|
| For legal services, I have agreed to accept.....           | \$ | <u>28,961.00</u> |
| Prior to the filing of this statement I have received..... | \$ | <u>28,961.00</u> |
| Balance Due.....   | \$ | <u>0.00</u>      |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☒ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. **Advance toward services to be rendered**

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**In Chapter 13, all other purposes required by Local Rule 2090-5, but not including any adversary proceeding.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Other than in Chapter 13 cases, representation in adversary proceedings, lien avoidances, relief from stay motions, or any other contested motion.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: December 27, 2007

/s/ David E. Grochocinski

David E. Grochocinski  
Grochocinski Grochocinski & Lloyd  
1900 Ravinia Pl.  
Orland Park, IL 60462  
708-226-2700 Fax: 708-226-9030

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**David E. Grochocinski**

Printed Name of Attorney

Address:

**1900 Ravinia Pl.**

**Orland Park, IL 60462**

**708-226-2700**

X **/s/ David E. Grochocinski**

Signature of Attorney

**December 27, 2007**

Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Charles P Bruti**

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X **/s/ Charles P Bruti**

Signature of Debtor

X \_\_\_\_\_

Signature of Joint Debtor (if any)

**December 27, 2007**

Date

Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Charles P Bruti**

Debtor(s)

Case No.

Chapter

**11**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **47**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **December 27, 2007**

**/s/ Charles P Bruti**

**Charles P Bruti**

Signature of Debtor

Amazon.com  
P.O. Box 15153  
Wilmington, DE 19886

American Express  
Suite 0002  
Chicago, IL 60679

American Heartland Bank & Trust  
799 Heartland Drive  
P.O. Box 350  
Sugar Grove, IL 60554

Arete 3 Ltd  
c/o Dirk Van Beek  
7220 W. 194th Street, Suite 104  
Tinley Park, IL 60487

Arete 3 Ltd.  
601 S. LaSalle Street  
Suite 610  
Chicago, IL 60605

Aurelio's of Lockport, Ltd

Aurelio's Pizza Franchise, Ltd.  
18162 S. Harwood Avenue  
Homewood, IL 60430

Aurelios of Lockport

Aurelios of Lockport, Ltd

Aurelios of Lockport, Ltd.

Aurelios of Orland

Aurelios of Orland Ltd

Aurelios Pizza Franchise  
18162 S. Harwood Avenue  
Homewood, IL 60430

Bank of America  
P.O. Box 15026  
Wilmington, DE 19850

Barbara Bruti

Barbara J. Bruti

Bruti Associates

Bruti Associates, Ltd.

Campus Properties Mgmt, Inc.  
c/o Steven Prodehl  
1861 Black Road  
Joliet, IL 60435

CCO Mortgage  
P.O. Box 6260  
Glen Allen, VA 23058

Charles Smith  
c/o Schain Burney Ross et al  
222 N. LaSalle Street, Suite 1910  
Chicago, IL 60601

Chase  
P.O. Box 15153  
Wilmington, DE 19850

Chrysler Financial  
P.O. Box 55000  
Dept 277001  
Detroit, MI 48255

First Community Bank  
1111 Dixie Hwy  
Beecher, IL 60401

First Community Bank & Trust  
1111 Dixie HWy  
P.O. Box 457  
Beecher, IL 60401

First United Bank  
7626 W. Lincoln Hwy  
Frankfort, IL 60423

Founders Bank  
14497 John Humphrey Drive  
Orland Park, IL 60462

Founders Bank  
c/o Richard Burke

Founders Bank  
6825 West 111th Street  
Worth, IL 60482

GSWT Orland Park LLC  
c/o Zifkin Realty Mgmt LLC  
560 W. Washington, Suite 400  
Chicago, IL 60661

GSWT Orland Park, LLC  
c/o Schwartz Cooper  
180 N. LaSalle, Suite 2700  
Chicago, IL 60601

GSWT Orland Park, LLC  
c/o Zifkin Realty Mgmt LLC  
560 W. Washington, Suite 400  
Chicago, IL 60661

Harris Bank  
P.O. box 6201  
Carol Stream, IL 60197

Harris NA  
P.O. Box 6201  
Carol Stream, IL 60197

Harris NA  
P.O. Box 5043  
Rolling Meadows, IL 60008

Lexus Financial Services  
P.O. Box 4102  
Carol Stream, IL 60197

Lockport LAD LLC  
P.O. Box 8642

Lockport LAD, LLC  
P.O. Box 8642  
Rolling Meadows, IL 60008

National City  
K-A16-F5  
P.O. box 2349  
Kalamazoo, MI 49003

Sammy Air LLC

Shore Development Co.  
c/o Cooper, Storm & Piscopo  
117 S. Second Street  
Geneva, IL 60134

Skystead, Inc.  
200 Aviation Drive North  
Suite 6  
Naples, FL 34104

Tidal Construction Services, Inc.  
c/o Schussler & Kutsulis, Ltd.  
9631 West 153rd Street, Suite 35  
Orland Park, IL 60462

United Mileage Plus  
P.O. Box 15153  
Wilmington, DE 19886



V&L Plumbing, Inc.  
c/o Schussler & Kutsulis, Ltd  
9631 West 153rd Street, Suite 35  
Orland Park, IL 60462

West & Zajac Advertising  
c/o Lulich & Goff  
9501 W. 144th Place, Suite 201  
Orland Park, IL 60462

Wilson Heating & Air Conditioning  
c/o Schussler & Kutsulis, Ltd.  
9631 West 153rd Street, Suite 35  
Orland Park, IL 60462